



## Wyoming Lender Alert

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May 2007

Steven Despain, District Director

*Making a Difference for Small Business in Wyoming*

### **GAUKEL GROWN & GROUND** *National Winner* *Home-Based Business Champion* *of the Year 2007*

The U.S. Small Business Administration (SBA) has named Gaukel Grown & Ground, Kevin and Julie Gaukel of Keeline, Wyoming, the National Home-Based Business Champion of the Year 2007. They won the Region VIII Home-Based Business Award which included competition from Montana, Utah, North and South Dakota, Colorado and Wyoming and continued to national competition to win this prestigious award. The Gaukels were presented with the overall National Championship Award for Home-Based Business at the Ronald Reagan International Trade Center in Washington, DC on April 23, 2007.

This award is presented to an individual/organization that has engaged in entrepreneurial training, policy development efforts, or financial or business planning specifically tailored for home-based businesses; has demonstrated interest in home-based business and has measurable accomplishments in advancing home-based businesses, such as adoption of public policy or expansion of a program.



The Gaukel family has been farming and ranching in the Keeline area since 1914. Kevin and Julie are fourth generation farmer and ranchers. The possibility of seeking off-farm employment was becoming a stronger reality each day. They realized they had to come up with a plan to utilize the land already at capacity. So with two young children and their third on the way, the Gaukels began their value added, home-based business *Gaukel Grown & Ground*, and a company specializing in all natural, stone ground, whole wheat products was pioneered.

When they began their business, bread machines were becoming very popular, so Kevin created recipes for bread mixes using the hard red winter wheat crop the family harvested. In December 1988, the Gaukels conducted a test market at a local Christmas Bazaar offering three different kinds of whole wheat breads. By noon they were sold out and taking orders and decided they must be onto something! Today they offer eight products: Whole Wheat Bread, Wheat-n-Raisin Bread, Italian Herb Bread, Multi-Grain Bread, Muffin Mix, Pancake Mix, Cracked Cereal and Stone Ground Flour. They like to advertise that their products come straight from their Wyoming wheat field to customers.

The company focuses on educating America's youth while providing quality products to their customers. Each year the Gaukels host tours of their ranch for elementary school students. They turn their ranch into a

"living classroom" with sessions focusing on sustainable agriculture, conservation of the land and resources and urban/rural partnerships.

With help from Leonard Holler of the Small Business Development Center, the Gaukels were able to expand their business into a very profitable operation. In the end says Kevin, "...the cows are still what pay the bills...", the whole grain wheat products are a hobby which is strictly to generate more growth within their main business.

### **S & L INDUSTRIAL** *Region VIII Prime Contractor* *of the Year 2007*

S & L Industrial located in Cowley, Wyoming, has been named the U.S. Small Business Administration Region VIII Prime Contractor of the Year for 2007. Region VIII includes Wyoming, Montana, Utah, Colorado, North Dakota and South Dakota. Considering the number of prime contractors in these states, especially Colorado, this is an incredible accomplishment for a firm located in rural Wyoming.

This award honors small businesses that have provided the government with outstanding goods and services as a prime contractor. The selection criteria includes excellence in overall management, delivery performance, technical capabilities, labor relations, cost performance, special achievements, resources utilization,



customer interface, financial strength and provide exceptional results for the government.

S&L was nominated for this award by F.E. Warren Air Force Base in Cheyenne who said, "S&L Industrial is one of the few firms that can provide quality and timely work...their record for completing work within the prescribed contract performance period is unmatched by other firms. Our construction inspection flight continually has high praise for their technical skills and knowledge, and rates their customer satisfaction as outstanding."

David Rael, owner of S&L Industrial said he was proud and will humbly accept the award on behalf of everyone at S&L. He was quoted as saying, "Good things happen to those who wait, but only what is left behind by those who hustle."

The award was presented to Mr. Rael at the Ronald Reagan International Trade Center in Washington, DC on April 23, 2007.

### **U.S. Small Business Administration, U.S. Postal Service Announce Internet Tools for Entrepreneurs**

The U.S. Small Business Administration and the U.S. Postal Service unveiled a new Internet tool for small business owners, designed to deliver business solutions to entrepreneurs.

Delivering Success, an online video-on-demand resource of successful entrepreneurs, is a nationwide co-sponsorship with the Postal Service to provide small business owners with invaluable information through video interviews that are both accessible and convenient for entrepreneurs.

The Delivering Success video interviews, online at:

**[www.sba.gov/deliveringsuccess](http://www.sba.gov/deliveringsuccess)**, chronicle the experiences of successful entrepreneurs from around the country, offering guidance and sharing insight on the road to success.

The video interviews provide key information on the ingredients of small business success, including an overview of business basics, resources to help with business plan development, small business friendly financing, business promotion, and planning & research.

The premier launch of Delivering Success took place in Washington, D.C., with Warren Brown, owner of CakeLove bakery and Love Café, and host of the Food Network's *Sugar Rush*. Brown is one of the highlighted small business owners featured in the video interviews. Brown shares his successes and personal take on the entrepreneurial spirit.

"Small businesses are the backbone of the nation's economy, and the SBA wants to do everything we can to encourage entrepreneurship and provide business solutions and resources that are readily available," said SBA Administrator Steven C. Preston. "That is why we have partnered with the U.S. Postal Service highlighting successful business owners to share their wealth of knowledge and business experience."

The partnership with the SBA is an extension of video-on-demand services that the Postal Service has used as part of its outreach to small business owners. Experience supporting businesses and entrepreneurs through technology and the Internet is one of the resources the Postal Service offers through "Delivering Success."

"We are working harder than ever to offer solutions to the challenges faced by today's small businesses," said Rod Devar, manager of advertising and promotion, U.S. Postal Service. "This partnership with the SBA and the ability to reach small business owners at a time that is convenient for them is one more way the Postal Service is reaching out to meet the needs of its customers."

Entrepreneurs have round-the-clock access to the video interviews, which are the ideal start-up tool for budding

entrepreneurs and business owners. Other highlights of the Delivering Success video interviews include a business reality check, techniques to take a business to the next level and the top 10 tips to get a business started and keep it growing.

Small businesses make up more than 99.7 percent of all employers. They drive the U.S. economy and generate more than 50 percent of the nation's nonfarm private gross domestic product (GDP). Over the past decade, small firms created between 60 and 80 percent of the net new jobs in our economy.

For more information please contact the SBA Wyoming District Office at 307-

261-6500 or visit our website at [www.sba.gov/wy](http://www.sba.gov/wy).

### **Training Relating to Guaranty Purchases and Newly Revised Liquidation Regulations**

#### **ALL LENDERS**

*May 17th- Lenders Wyoming*

*Phone: 1-866-740-1260*

*Website: [www.readytalk.com](http://www.readytalk.com)*

*Access code for both the Phone and Website:*

*Key in 4879293,  
then press the # key  
on phone only*

*Time: 12:00 to 2:00 PM*

*Please be sure to \*6 to mute  
during the training session.*

*You can \*7 to unmute if you  
need to ask a question.*

### **Staff Assignments For**

#### **Regular Servicing Programs**

Send NEW servicing requests via email: \* [FSC.Servicing@sba.gov](mailto:FSC.Servicing@sba.gov), FAX: 559-487-5803. In order to avoid processing delays, please do not send new requests to the Loan Officer!

***How do I check on the status of my request?***

Call our main number at **1-800-347-0922** and choose **Option Number 4**. This will connect you with a Lender Liaison Representative who can tell you the status of your action and who is handling it. To find the name, phone number and fax number of the Loan Officer assigned to your loan number, see the list below.

***How is my servicing request assigned?***

Requests for servicing actions are assigned to Loan Officers based on the 5th and 6th digits (reversed) of the SBA 10-digit loan number. This concept is best explained by example:

If the loan number is 187560400806 the 6<sup>th</sup> and 5<sup>th</sup> numbers would be 06 then the loan officer assigned would be Castro, Elodia.

### Contact Information:

Main Number at **1-800-347-0922** and choose **Option Number 4**

Assistant Director Gary A. Wamhof x227 gary.wamhof@sba.gov 202-481-2019

#### Loan Digits:

01 — 16  
17 — 32  
33 — 48  
49 — 64  
65 — 80  
81 — 96  
97 — 00

#### Loan Officer:

Castro, Elodia  
Davidson, Steve  
Fraijo, Olivia  
Sabbatini, Tim  
Serrano, Michelle  
Zamora, Lupe

*assigned on a rotation basis*

#### Phone Ext.

x 214  
x 242  
x 219  
x 231  
x 212  
x 245

#### E-mail:

[elodia.castro@sba.gov](mailto:elodia.castro@sba.gov)  
[steven.davidson@sba.gov](mailto:steven.davidson@sba.gov)  
[olivia.fraijo@sba.gov](mailto:olivia.fraijo@sba.gov)  
[timothy.sabbatini@sba.gov](mailto:timothy.sabbatini@sba.gov)  
[michelle.serrano@sba.gov](mailto:michelle.serrano@sba.gov)  
[lupe.zamora@sba.gov](mailto:lupe.zamora@sba.gov)

#### Personal Fax:

202-481-1858  
202-481-5660  
202-481-4758  
202-481-5871  
202-481-1796  
202-481-4241

**For fastest service, use e-mail!**

### Where do I send my questions regarding the 1502 Colson Report?

The Center has created a special e-mail address expressly for your 1502 questions. However, we do ask that you contact Colson Services first. If they are unable to provide a response, forward your question to [FSC.1502@sba.gov](mailto:FSC.1502@sba.gov) and you will receive a response from us within 24 hours. Additionally, you may contact either Theresa Pike at 559.487.5136 extension 243, or Janet Shelley at extension 207 if you have questions.

\* When e-mailing a request, supporting or corresponding documents should be attached to the original e-mail request. Where this is not possible, fax supporting documents (i.e., a preliminary title report for legal review) to 202.481.0483. SBA office.

### Guaranty Fee

If your loan prospect objects to the SBA guaranty fee, remind her or him the SBA helps the loan in three probable ways:

- ♦ Opportunity for smaller payments using SBA. (longer repayment time)
- ♦ Possibility to get more money using SBA.
- ♦ Potential for lender to worry less about the loan.

That's why, the SBA guaranteed loan is worth paying the guaranty fee!

The guaranty fee offers you something of value that you can't get anywhere else.

SBA value proposition to the loan officer –

With SBA, you can give the borrower smaller payments -- ties customer to you

♦ With SBA, you can lend more money to borrower – ties customer to you

♦ With SBA, you can even make the loan -- ties the customer to you

♦ With SBA, your borrower is likely to grow into a stronger borrower – ties the customer to you

- ♦ With SBA, you are likely to make more good loans and grow your portfolio faster using SBA than not using SBA -- career growth for you the loan officer.

### Nine No No's

of

### Radio Advertising

*Eric Giltner, Grand Forks Satellite Office*

Radio offers a wonderful medium to be creative and offer a focused message to a key demographic audience. Yet, why are there are so many awful radio spots bouncing through the air waves? Here is a look at the "Nine No No's" in radio advertising.

#### 1. More words don't add up.

There is pressure to get all you can into a 30 or 60 second spot. Problem is that this leads to radio clutter or noise and your intended audience can't hear or understand the offer of interest. Pick a focus and cut the clutter.

#### 2. Use of the "Family owned and Operated" theme.

Does this really matter? Perhaps to the young man who is interested in marrying the owner's daughter and getting his foot in the family business, but who else really cares? This is not a benefit to your intended audience.

#### 3. Using your own voice.

Unless you have a voice for radio (most small businesses owners do not), use the services of a professional and stop annoying your intended audience. You want your customers to support your business by purchasing your products and services, not running away and covering their ears.

#### 4. Mix and match the voice of the week.

Your business is in it for the long run. You need to have a consistent, unique, professional, and recognizable voice promoting your business. Listen to you favorite radio station's identification message given at the top of each hour. The voice used is rarely that of an on-air employee. Employees come and go, but the guy voicing the

call letters goes on and on giving a consistent message for the station.

#### 5. Overuse of "conveniently located."

If your business were next door to every customer's home, this might work, but it isn't reality, is it? Customers will come a long distance provided you have a really good offer.

#### 6. Ultimatum of the week.

"This is the last time you will see prices this low! Hurry, this sale won't last forever!" Do you think your customers are so gullible? They know you will have a new sale next week.

#### 7. Pulling an ad too early (It may be stale to you but not us!).

Often times a business owner will have an effective ad on the radio, but they pull it in fear of overexposure. The problem lies in not overexposure, but in an increased awareness on the owner's part, and not on the intended audience. Radio advertising depends on repetition to be effective. Don't pull it too soon.

#### 8. Too much information.

Keep your ad as simple as possible. There should be one focal point of information for your intended audience to grasp. They are most likely doing a number of other activities. How can you expect them to sort through five or more information points with a cluttered ad?

#### 9. Lack of brand focus.

Successful businesses have a brand or image carved out in their market. The problem is many radio ads don't include reference to the "brand" and do nothing to reinforce this in the customer's mind. Use your brand and combine it with a focused message and you will see results.

### Upcoming Events

**May 1** – Women's Roundtable, Newcastle;

**May 2** – Women's Roundtable, Casper;

**May 10** – Women's Roundtable, Laramie/Worland

**May 15** – Women's Roundtable, Cody

**May 17** – Women's Roundtable, Powell